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United States Bank Northern District	Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Fedora, Sean D		Name of Joint De Fedora, Tin	ebtor (Spouse) (Last, Fir a L	st, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			used by the Joint Debto maiden, and trade name	
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if mxxx-xx-1415	nore than one, state all)	Last four digits o	·	N or other Tax ID No. (if more than one, state all)
Street Address of Debtor (No. & Street, City, and State): 570 Green Meadow Lane Geneva, IL	ZIP Code 60134	570 Green Geneva, IL	`Joint Debtor (No. & St Meadow Lane	ZIP Code 60134
County of Residence or of the Principal Place of Business: Kane		County of Reside	ence or of the Principal	Place of Business:
Mailing Address of Debtor (if different from street address):	ZIP Code	Mailing Address	of Joint Debtor (if diffe	rent from street address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			any yaa maana da	
Type of Debtor (Form of Organization) (Check one box) I Individual (includes Joint Debtors) □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and provide the information requested below) State type of entity: Nature of Bus (Check all applicab) Health Care Business Single Asset Real Est in 11 U.S.C. § 101 (5) Railroad Stockbroker Commodity Broker Clearing Bank Nonprofit Organization Nature of Bus (Check all applicab) Check all applicab Stockbroker Commodity Broker Clearing Bank Nonprofit Organization Order (If debtor is not one of the above entities, check this box and provide the information requested below) Stockbroker Clearing Bank Nonprofit Organization	on qualified	Chapter 7 Chapter 9 C Consumer/N	the Petition is File Chapter 11 Chapter 12 hapter 13 Nature of Debts	cy Code Under Which ed (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding (Check one box) Business
Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals attach signed application for the court's consideration certifying is unable to pay fee except in installments. Rule 1006(b) See O Filing Fee waiver requested (Applicable to chapter 7 individual attach signed application for the court's consideration. See Office	g that the debtor fficial Form 3A. Is only). Must	☐ Debtor is not Check if: ☐ Debtor's agg	mall business debtor as a small business debtor	defined in 11 U.S.C. § 101(51D). r as defined in 11 U.S.C. § 101(51D). quidated debts owed to non-insiders This space is for court use only
\$50,000 \$100,000 \$500,000 \$1 million \$	10,001- 2: 25,000 50 1,000,001 to \$10,000,001 to \$	5,001- 50,001- 0,000 100,000	OVER 100,000 DO,001 to More than million \$100 million O0,001 to More than million \$100 million	THIS SPACE IS FOR COURT USE ONLY

Case 08-34385 Doc 1 Filed 12/16/08 Entered 12/16/08 15:16:35 Desc Main 12/16/08 12:05PM Document Page 2 of 31 FORM BI, Page 2

Official Form I		Name of Debtor(s):		
Voluntary	Petition	Fedora, Sean D		
(This page much	be completed and filed in every case)	Fedora, Tina L		
(1 ms page must	Prior Bankruptcy Case Filed Within Last 8		ional sheet)	
Location		Case Number:	Date Filed:	
Where Filed: -				
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than		
Name of Debtor		Case Number:	Date Filed:	
- None -				
District:		Relationship:	Judge:	
		P1	hibit B	
	Exhibit A	(To be completed if debtor is an individual		
forms 10K and pursuant to Se and is request	eted if debtor is required to file periodic reports (e.g., d 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ing relief under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Codunder each such chapter.	in the foregoing petition, declare that I r she] may proceed under chapter 7, 11, e, and have explained the relief available lebtor the notice required by \$342(b) of	
□ Exhibit A	x is attached and made a part of this petition.	X Isl Alan S. Farnell Signature of Attorney for Debtor(s) Alan S. Farnell 3125924	December 16, 2008 Date	
	Exhibit C	Certification Conce	erning Debt Counseling	
		by Individua	d/Joint Debtor(s)	
Does the debt is alleged to p health or safe	for own or have possession of any property that poses or pose a threat of imminent and identifiable harm to public ty?	☐ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.		
	Exhibit C is attached and made a part of this petition.	☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)		
I No		`		
	Information Regarding the Debt	or (Check the Applicable Boxes)		
	Venue (Check an	y applicable box)		
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asset a longer part of such 180 days than in	ts in this District for 180 n any other District	
	There is a bankruptcy case concerning debtor's affiliate, g	eneral partner, or partnership pending	in this District	
	Debtor is a debtor in a foreign proceeding and has its printhis District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	nt in an action or	
	Statement by a Debtor Who Resides	as a Tanant of Decidential Duancut	V	
	Statement by a Debtor Who Resides Check all app	o as a rename of Residential Propert olicable boxes	v	
	Landlord has a judgment against the debtor for possession	n of debtor's residence. (If box checked,	complete the following.)	
(Name of landlord that obtained judgment)		*		
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, t permitted to cure the entire monetary default that gave ris possession was entered, and	here are circumstances under which the to the judgment for possession, after	he debtor would be r the judgment for	
	Debtor has included in this petition the deposit with the cafter the filing of the petition.	ourt of any rent that would become du	ue during the 30-day period	

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Date

Signature of Bankruptey Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110, 18 U.S.C. §156

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Form 6-Summary (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Sean D Fedora,		Case No.	
	Tina L Fedora			
		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	276,000.00		
B - Personal Property	Yes	4	7,047.38		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		220,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		19,484.17	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,320.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,300.00
Total Number of Sheets of ALL	Schedules	16			
	г	Total Assets	283,047.38		
			Total Liabilities	239,484.17	

Form 6-Summ2 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Sean D Fedora,		Case No.		
	Tina L Fedora				
***************************************		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

The foregoing information is for statistical purposes only under 28 U.S.C \S 159.

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Form B6A (10/05)

In re	Sean D Fedora,	Case No.
	Tina L Fedora	

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt

570 Green Meadow Lane Geneva, IL 60134	fee simple	J	276,000.00	220,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 276,000.00 (Total of this page)

Total > 276,000.00

(Report also on Summary of Schedules)

⁰ continuation sheets attached to the Schedule of Real Property

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Form B6B (10/05)

In re	Sean D Fedora,		Case No.
	Tina L Fedora		
-	<u> </u>	Debtors	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property" In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	, do not include the name or address of a minor child Description and Location of Property	Husband, Wife, Joint or	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	Chec	146 8433 king Account is Bank, Geneva	J	600.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savi	374102 ngs Account s Bank, Geneva	J	0.00
		Che	062790 cking Account is Bank	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Hous	sehold goods	J	300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.	wea	ring apparel	J	200.00
7.	Furs and jewelry.	Eng	agement Ring	J	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
			(T	Sub-Too otal of this page)	

³ continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

> In re Sean D Fedora, Tina L Fedora

Case No.

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	IRA Harris Ba	nk	J	1,200.00
	plans. Give particulars.	IRA Harris Ba	ank	Н	547.38
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	100% of <i>i</i>	ARODEF, Inc.	н	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust	X			
			(Sub-To Total of this page	

Sheet $\underline{1}$ of $\underline{3}$ continuation sheets attached to the Schedule of Personal Property

Form B6B (10/05)

> In re Sean D Fedora, Tina L Fedora

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

		N O	Description and Lagation of Branauty	Husband, Wife,	Current Value of Debtor's Interest in Property	
Type of Property		O Description and Location of Property E		Joint, or Community	without Deducting any	
21	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х				
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х				
23.	Licenses, franchises, and other general intangibles. Give particulars.	Merlin	's Franchise	J	0.00	
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Mitsubishi Montero Chrysler Town & Country	J	2,000.00 2,000.00	
26.	Boats, motors, and accessories.	X				
27.	Aircraft and accessories	X				
28.	Office equipment, furnishings, and supplies.	X				
29.	Machinery, fixtures, equipment, and supplies used in business.	Х				
30.	Inventory	Χ				
31.	Animals.	X				
32.	Crops - growing or harvested. Give particulars.	X				
33.	Farming equipment and implements.	X				
34	Farm supplies, chemicals, and feed.	X				

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re

Sean D Fedora, Case No.______
Tina L Fedora

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property O	Description and Location of Property	Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
D CB O	Degaription and Location of Property		

Other personal property of any kind not already listed. Itemize.

Potential claim against Merlin Corporation and Merlin's Franchising Corporation for misrepresentation and fraud in the sale of the Merlin's Franchise to Debtor

Sub-Total > 0.00
(Total of this page)

Total >

7,047.38

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Form B6C (10/05)

In re	Sean D Fedora,
	Tina L Fedora

Cara Na	
Case No.	

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

☐ 11 U.S.C. §522(b)(2)
☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Real Property 570 Green Meadow Lane Geneva, IL 60134	735 ILCS 5/12-901	36 ,000.00	276,000.00	
Household Goods and Furnishings Household goods	735 ILCS 5/12-1001(b)	300.00	300.00	
Wearing Apparel wearing apparel	735 ILCS 5/12-1001(a)	200.00	200.00	
<u>Furs and Jewelry</u> Engagement Ring	735 ILCS 5/12-1001(b)	200.00	200.00	
Interests in IRA, ERISA, Keogh, or Other Pension of IRA Harris Bank	or Profit Sharing Plans 735 ILCS 5/12-704	1,200.00	1,200.00	
IRA Harris Bank	735 ILCS 5/12-704	547.38	547.38	
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Mitsubishi Montero	735 ILCS 5/12-1001(c)	0.00	2,000.00	
1999 Chrysler Town & Country	735 ILCS 5/12-1001(c)	1,200.00	2,000.00	

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Form B6D (10/05)

In re

Sean	D Fedora,
Tina I	L Fedora

Case No.

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box it debtor has no eventure						—,		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	N T I N G	UNLIQUIDAT	D SPUFED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 021730081			first mortgage	Т	T E D			
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		J	570 Green Meadow Lane Geneva, IL 60134					
			Value \$ 276,000.00				170,000.00	0.00
Account No. 14280	1		May 2007					
Ridgestone Bank 13925 West North Ave Brookfield, WI 53005		J	second mortgage 570 Green Meadow Lane Geneva, IL 60134					
			Value \$ 276,000.00				50,000.00	0.00
Account No.			Value \$					
Account No.			Value \$		THE PARTY NAMED IN COLUMN TO THE PARTY NAMED			
0 continuation sheets attached			(Total of	Subt this			220,000.00	
			(Report on Summary of S		ot lul		220,000.00	

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Form B6E

ln re	Sean D Fedora,		Case No.
	Tina L Fedora		
		Debtors	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See

11 U.S.C.§112; Fed.R.Bankr.P. 1007(m).
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of hem or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column abeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
□ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment. continuation sheets attached

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Form B6E - Cont (10/05)

In re	Sean D Fedora,
	Tina L Fedora

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts

Owed to Governmental Units TYPE OF PRIORITY

							TYPE OF PRIORITY	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	DELLOULDAHED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.		Γ	2008 taxes	'	E			
Illinois Department of Revenue Thompson Center, Concourse Level 100 W Randolph Chicago, IL 60601-3274		J					Unknown	Unknown
Account No.			2008 taxes					
IRS Cincinnati, OH 45999		J		ANTENNAMENT .			Unknown	Unknown
Account No	┥	+		+	\vdash	-		
Account No.								
					And the second s			
Account No.		- Andready		The state of the s				
Sheet 1 of 1 continuation sheets att Schedule of Creditors Holding Unsecured Pr	ach	ed 1	0		otot s pa		0.00	0.00
Schedule of Cications Holding Onscended 11	.0111	-, ۰	(Report on Summary of S		Tot edul		0.00	0.00
			, i					

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Form B6F

In re	Sean D Fedora,	Case No.	
	Tina L Fedora		
-	Debto	ors	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled

If the claim is contingent, place an "X" in the column labeled "Contingent of the claim is directed at X in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	٠	_			,,,	D	, T	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBFOR	C H W H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFE SO STATE.	N G E	l n l	SPUTED		AMOUNT OF CLAIM
Account No. 03661966				Т	ATED			
American General Finance 3133 N Central Ave Chicago, IL 60634		F	1		U			
		L				_	\downarrow	2,597.00
Account No. 577 5999 Central DuPage Hospital 25 N Winfield Rd Winfield, IL 60190		J	3					
								600.00
Account No. 4266 8411 5224 9544	Ī	T		Γ		Γ	T	
Chase Cardmember Services P.O. Box 15153 Wilmington, DE 19886			J			***************************************		
Transfer, DE 1999								1,652.75
Account No. 4266 8411 5224 9544 Chase Visa P.O. Box 15153 Wilmington, DE 19886			J					
								2,000.00
continuation sheets attached	1		(Total of	L Sub this			- 1	6,849.75

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Form B6F - Cont (10/05)

In re	Sean D Fedora,	Case No
	Tina L Fedora	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CD EDITORIC NAME	Ç	TH	pand, Wife, Joint, or Community		C	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H V J	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL. IS SUBJECT TO SETOFF, SO STAT	AIM .	CONTINUENT	Z L I Q U I D A T E D	D - SPUTED	AMOUNT OF CLAIM
Account No. 5424-1807-3921-0026					'	ED		
Citibank P.O. Box 6000 The Lakes, NV 89163		F				- Control of the Cont		2,300.00
Account No. 6849	-	\dagger						
Discover P.O. Box 30395 Salt Lake City, UT 84130								
								7,584.42
Account No. 337235-60002193	Γ							
DuPage Medical Group 1860 Paysphere Circle Chicago, IL 60674								900.00
Account No. 0484120142	_	1						
Kohls P.O. Box 3120 Milwaukee, WI 53201						A PROMISE		100.00
Account No.	-	1						
Merlin Corporation 525 Tyler Rd Suite S						x x	()	
Saint Charles, IL 60174								Unknown
Sheet no. 1 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_L		1	Total of		bto		10,884.42

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Form B6F - Cont (10/05)

n re	Sean D Fedora,	Case No
	Tina L Fedora	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C H	V	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQUIDATED		O SPUTED	AMOUNT OF CLAIM
Merlin's Franchising, Inc. 575 Tyler Rd Suite S Saint Charles, IL 60174		J	,		X	X		x	Unknown
Account No. Ridgestone Bank 13925 W North Ave Brookfield, WI 53005		J		personal guaranty of loan	×	()	(х	
Account No. 00005239818									Unknown
Target Home Finance 3901 W 53rd St Sioux Falls, SD 57106		V	~			- Liver Commission Street	***************************************		900.00
Account No. 6011-3140-0315-3359 Wal-Mart P.O. Box 981287 El Paso, TX 79998		V	w						850.00
Account No.									555.00
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				(Total o	Su f thi				1,750.00
Circuitors froiding Offseedred Nonpriority Offsitio				(Report on Summary of		То	ota	1	19,484.17

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Form B6G

In re	Sean D Fedora,	Case No.
	Tina L Fedora	

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Sublease between Debtor and Merlin Corporation

Merlin Corporation 525 Tyler Rd, Ste S Saint Charles, IL 60174

for location of business

Merlin's Franchising, Inc. 525 Tyler Rd, Ste S Saint Charles, IL 60174

Franchise Agreement between Debtor, ARODEF, Inc., and Merlin Franchising, Inc.

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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Form B6H

In re	Sean D Fedora,	Case No.
	Tina L Fedora	

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Check this box if debtor has no codebiors.		
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
ARODEF, Inc. 400 Dundee Ave Elgin, IL 60120	Merlin's Franchising Corporation 525 Tyler Rd Ste S Saint Charles, IL 60174	
ARODEF, Inc. 400 Dundee Ave Elgin, IL 60120	Merlin Corporation 525 Tyler Rd, Ste S Saint Charles, IL 60174	

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Form B61 (10/05)

In re	Sean D Fedora Tina L Fedora		Case No.	
•		Debtor(s)		

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SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether

r not a joint petition is filed, unless the Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE						
Married	RELATIONSHIP: Samantha, daughter Valentin, son Joey, son	AGE: 10 18 4.5	mo.				
Employment:	DEBTOR		SPOUSE				
Occupation							
Name of Employer Me	erlin's 200,000 Mile Shop/ ARODEF						
	5 years						
EI	00 Dundee Ave gin, IL 60120						
INCOME: (Estimate of average m	onthly income)		DEBTOR	S	POUSE		
1. Current monthly gross wages, sa	llary, and commissions (Prorate if not paid monthly.)	\$_	4,400.00	\$	0.00		
2. Estimate monthly overtime		\$	0.00	\$	0.00		
3. SUBTOTAL		\$	4,400.00	\$	0.00		
4. LESS PAYROLL DEDUCTION		\$	1,080.00	\$	0.00		
a. Payroll taxes and social sec	curity	.p	0.00	\$ \$	0.00		
b. Insurance		φ <u></u>	0.00	ф ——	0.00		
c. Union dues		ψ —	0.00	\$	0.00		
d. Other (Specify):		\$ _	0.00	\$	0.00		
5. SUBTOTAL OF PAYROLL DI	EDUCTIONS	\$	1,080.00	\$	0.00		
6. TOTAL NET MONTHLY TAK	KE HOME PAY	\$	3,320.00	\$	0.00		
7 December income from operation	of business or profession or farm. (Attach detailed states	nent) \$	0.00	\$	0.00		
8. Income from real property	or onomico or production in the contract of	\$	0.00	\$	0.00		
9. Interest and dividends		\$ _	0.00	\$	0.00		
that of dependents listed abov		\$ _	0.00	\$	0.00		
11. Social security or other govern (Specify):	ment assistance	\$	0.00	\$	0.00		
(ispecify).		\$	0.00	\$	0.00		
12. Pension or retirement income		\$ _	0.00	\$	0.00		
13. Other monthly income							
-		\$ _	0.00	\$	0.00		
		\$ _	0.00	\$	0.00		
14. SUBTOTAL OF LINES 7 TH	ROUGH 13	\$_	0.00	\$	0.00		
15. TOTAL MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	3,320.00	\$	0.00		
16. TOTAL COMBINED MONT	HLY INCOME: \$	(Re	port also on Sun	nmary of	Schedules)		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Form B6J (10/05)

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	Sean D Fedora			
In re	Tina L Fedora		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

onlete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pr

made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	i the debtor's family. Pro rate any payments
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate hor expenditures labeled "Spouse."	sehold. Complete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,000.00
a. Are real estate taxes included? Yes X No	
b. ls property insurance included? Yes No _X	
2. Utilities: a. Electricity and heating fuel	\$120.00
b. Water and sewer	\$ 0.00
c. Telephone	\$ 85.00
d. Other	\$ 0.00
3. Home maintenance (repairs and upkeep)	\$ 150.00
4. Food	\$ <u>400.00</u> \$ 300.00
5. Clothing6. Laundry and dry cleaning	\$ <u>300.00</u> \$ 100.00
7. Medical and dental expenses	\$ 320.00
8. Transportation (not including car payments)	\$ 50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 75.00
b. Life	\$ 0.00
c. Health	\$ 1,000.00
d. Auto	\$ 90.00
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included)	uded in the
a. Auto	\$0.00
b. Other	\$ 0.00
c. Other	ds 0.00
d. Other	0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed star	
17. Other	\$ 0.00
Other	\$ 0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$
19. Describe any increase or decrease in expenditures anticipated to occur within the yearling of this document:	r following the
20. STATEMENT OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	\$ 3,320.00
b. Total monthly expenses from Line 18 above	\$ 5,300.00
c. Monthly net income (a. minus b.)	\$

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Official Form 6-Decl

United States Bankruptcy Court Northern District of Illinois

In re	Sean D Fedora Tina L Fedora			Case No.			
			Debtor(s)	Chapter	7		
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDUL	ES		
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR							
l declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.							
Date	December 16, 2008	Signature	/s/ Sean D Fedora Sean D Fedora Debtor		-		
Date	December 16, 2008	Signature	/s/ Tina L Fedora Tina L Fedora Joint Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (10/05)

United States Bankruptcy Court Northern District of Illinois

Sean D Fedora Tina L Fedora		Case No.).	
	Debtor(s)	Chapter	7	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$49,000.00	2006 Income
\$49,230.00	2007 Income
\$47,649.00	2008 Income

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2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business None during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **SOURCE AMOUNT**

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL DATES OF NAME AND ADDRESS OWING AMOUNT PAID **PAYMENTS** OF CREDITOR \$18,041.00 \$0.00 12/12/08 Cincinnati, OH 45999

Debtor whose debts are not primarily consumer debts. List each payment or other transfer to any creditor made within 90 days None immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** PAID OR DATES OF AMOUNT STILL VALUE OF PAYMENTS/ OWING **TRANSFERS TRANSFERS**

NAME AND ADDRESS OF CREDITOR

All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of None creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL AMOUNT PAID OWING

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4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of None this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY STATUS OR **CAPTION OF SUIT** NATURE OF PROCEEDING DISPOSITION AND LOCATION AND CASE NUMBER

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF NAME AND ADDRESS OF PERSON FOR WHOSE **PROPERTY** DATE OF SEIZURE BENEFIT PROPERTY WAS SEIZED

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

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PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled None trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds. cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NAME USED DATES OF OCCUPANCY ADDRESS

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None 1

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL GOVERNMENTAL UNIT** SITE NAME AND ADDRESS NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None Material. Indicate the governmental unit to which the notice was sent and the date of the notice

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL GOVERNMENTAL UNIT** NOTICE SITE NAME AND ADDRESS LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT DOCKET NUMBER**

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

BEGINNING AND ADDRESS NATURE OF BUSINESS LD. NO. **ENDING DATES**

None b. Identify any business listed in response to subdivision a , above, that is "single asset real estate" as defined in 11 U S C § 101

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

DATES SERVICES RENDERED NAME AND ADDRESS

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor.

ADDRESS DATES SERVICES RENDERED NAME

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain-

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

DATE ISSUED NAME AND ADDRESS

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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY INVENTORY SUPERVISOR

(Specify cost, market or other basis)

7

b. List the name and address of the person having possession of the records of each of the two inventories reported in a, above

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. None

NATURE OF INTEREST PERCENTAGE OF INTEREST NAME AND ADDRESS

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP TITLE NAME AND ADDRESS

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the None

commencement of this case.

DATE OF WITHDRAWAL **ADDRESS** NAME

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year None

immediately preceding the commencement of this case.

TITLE DATE OF TERMINATION NAME AND ADDRESS

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the

commencement of this case.

AMOUNT OF MONEY NAME & ADDRESS OR DESCRIPTION AND DATE AND PURPOSE OF RECIPIENT, RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated None

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement

of the case.

TAXPAYER IDENTIFICATION NUMBER (EIN) NAME OF PARENT CORPORATION

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 16, 2008	Signature	/s/ Sean D Fedora
			Sean D Fedora Debtor
Date	December 16, 2008	Signature	/s/ Tina L Fedora
		-	Tina L Fedora
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Sean D Fedora Tina L Fedora			Case No.		
			Debtor(s)	 Chapter	7	77.2
	CHAPTER 7 INDI	VIDUAL DEBT	OR'S STATEME	NT OF INT	ENTION	
J	I have filed a schedule of assets and liabil	ities which includes del	ots secured by property o	f the estate.		
	I have filed a schedule of executory contra	ncts and unexpired leaso	es which includes person	al property subje	ect to an unexpire	d lease
	I intend to do the following with respect to	o property of the estate	which secures those deb	ts or is subject to	a lease:	
Descrip	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to
-NON						
Descrip Propert -NON	· · · · · · · · · · · · · · · · · · ·	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	1		
Date	December 16, 2008	Signature	Isl Sean D Fedora Sean D Fedora Debtor			
Date	December 16, 2008	Signature	/s/ Tina L Fedora Tina L Fedora Joint Debtor	***************************************	1	